



Order Filed on June 25, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

WNI 16-017621
Shapiro & DeNardo, LLC
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ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

TARA L. LYONS A/K/A TARA L. SHEEHAN,
DEBTOR

CASE NO.: 19-17259-JKS

JUDGE: HONORABLE JOHN K.
SHERWOOD

CHAPTER: 13

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: June 25, 2020

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

This matter being opened to the Court by Shapiro & DeNardo, LLC, Attorneys for Wells Fargo Bank, N.A., hereinafter "Secured Creditor", upon the filing of a Notice of Motion for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtor to make post-petition payments on a mortgage obligation, and due notice of said Motion and the supporting Certification having been given by mail to the Trustee, the Debtor and the attorney for the Debtor, if any AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,

1. Debtor is currently delinquent in post-petition payments for the months of February 1, 2020 through June 1, 2020, in the total amount of \$17,069.43.
2. To cure the delinquency outlined in paragraph one (1) above, Debtor agrees to remit \$17,069.43 within ten (10) days of entry of this Order.
3. Starting July 1, 2020, Debtor also agrees to maintain all contractually due payments, which currently are in the amount of \$3,483.75 per month.
4. Payments should be submitted to the Secured Creditor via Certified Check to the below address:

Wells Fargo Home Mortgage
PO Box 14507
Des Moines, IA 50306

5. If the Debtor(s) fails to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtor(s) failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor(s) Counsel and Debtor(s) as required by the local bankruptcy rules.

We hereby consent to the form, content,
and entry of the within Order.

Shapiro & DeNardo, LLC

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire
Attorney for the Secured Creditor



Todd S. Cushner, Esquire
Attorney for the Debtor

Date: 6-4-2020

Date: 6/3/20

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Tara L. Lyons
Debtor

Case No. 19-17259-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2020.

db +Tara L. Lyons, 34 Pershing Avenue, Ridgewood, NJ 07450-3909

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2005-HE3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor WELLS FARGO BANK, N.A. ewassall@logs.com, njbankruptcynotifications@logs.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2005-HE3 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Todd S Cushner on behalf of Debtor Tara L. Lyons todd@cushnerlegal.com, alyssa@cushnerlegal.com; jrufo@cushnerlegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6